

Information to identify the case:

Debtor 1 **Anthony L. Eaton Jr.**

Social Security number or ITIN **xxx-xx-9682**

First Name Middle Name Last Name

EIN --_--_--_--_--_--

Debtor 2

Social Security number or ITIN _ _ _ _ _

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_--_--_--_--_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **17-36075-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony L. Eaton Jr.
aka Anthony L. Eaton

March 12, 2018

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Anthony L. Eaton, Jr.
DebtorCase No. 17-36075-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 54

Date Rcvd: Mar 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2018.

db
14162123 +Anthony L. Eaton, Jr., 6026 Bluffwood Court, Chesterfield, VA 23234-3209
+Belfair Homeowners Assoc, Thomas B. Hodges, Jr. Esquire, 4870 Sadler Rd Suite 300,
Glen Allen, VA 23060-6294
14162128 Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
14162110 +Certegey Check Services, Inc., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202
14162131 +Chesterfield County DPU, PO Box 608, Chesterfield, VA 23832-0009
14162132 +Chesterfield County DPU JL, P.O. Box 26725, Richmond, VA 23261-6725
14162133 +Chippenham & Johnston-Willis, PO Box 13620, Richmond, VA 23225-8620
14162134 +Dominion Medical Associates, Post Office Box 5449, Richmond, VA 23220-0449
14162135 +Elephant Auto Ins., P.O. Box 75658, Baltimore, MD 21275-5658
14162112 +Equifax Check Services, Post Office Box 30272, Tampa, FL 33630-3272
14162116 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
14162113 +Experian, Dispute Department, P.O. Box 4500, Allen, TX 75013-1311
14162136 +First National Bank, Po Box 3412, Omaha, NE 68103-0412
14162137 +First National Bank, Attention:FNN Legal Dept, 1620 Dodge St. Stop Code: 3290,
Omaha, NE 68197-0003
14162139 +Henrico Doctor's Hospital, Patient Accounts, 7700 E Parham Road, Richmond, VA 23294-4301
14162143 James River Emergency Group, L, Mailstop: 43809623, P.O. Box 660827,
Dallas, TX 75266-0827
14162144 MCV Hospital/VCU Health System, P.O. Box 980462, Richmond, VA 23298-0462
14162145 +MCV Physicians, 1601 Willow Law Dr Ste 275, Richmond, VA 23230-3422
14162146 +Metaindigo, Po Box 4499, Beaverton, OR 97076-4499
14162148 +Parrish & Lebar, Five East Franklin Street, Richmond, VA 23219-2105
14162149 +Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
14162152 #+Standard Distributors, Inc., t/a Standard Furniture Co., 201 E. Belt Boulevard,
Richmond, VA 23224-1205
14162109 +TransUnion, P.O. Box 2000, Chester, PA 19016-2000
14162117 +TransUnion Consumer Relations, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1370
14162153 +Tribute Card, Pob 105555, Atlanta, GA 30348-5555
14162154 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
14163665 +U.S. Attorney's Office, 919 East Main Street, Suite 1900, Richmond, VA 23219-4625
14162155 +Us Dept Of Ed/Great Lakes, 2401 International Lane, Madison, WI 53704-3121
14162156 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane,
Madison, WI 53704-3121
14162157 +Verizon, Po Box 650584, Dallas, TX 75265-0584

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr

+EDI: QHSHAIA.COM Mar 14 2018 06:18:00 Harry Shaia, Jr, Spinella, Owings & Shaia, P.C.,
8550 Mayland Drive, Richmond, VA 23294-4704
14162118 EDI: AAEO.COM Mar 14 2018 06:19:00 Aarons Sales & Lease, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144
14162119 EDI: AAEO.COM Mar 14 2018 06:19:00 Aarons Sales & Lease, Attn: Bankruptcy,
309 E Paces Ferry Rd Ne, Atlanta, GA 30305
14162120 +E-mail/Text: bankruptcies@banfield.net Mar 14 2018 02:34:30 Banfield Pet Hospital,
Attn: Billing & Collections, PO Box 13998, Portland, OR 97213-0998
14162122 +EDI: BANKAMER.COM Mar 14 2018 06:19:00 Bank of America,
Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
14162121 +EDI: BANKAMER.COM Mar 14 2018 06:19:00 Bank of America, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712
14162124 EDI: CAPITALONE.COM Mar 14 2018 06:19:00 Capital 1 Bank, Po Box 85520,
Richmond, VA 23285
14162126 EDI: CAPITALONE.COM Mar 14 2018 06:19:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
14162125 +EDI: CAPITALONE.COM Mar 14 2018 06:19:00 Capital 1 Bank, Attn: General Correspondence,
Po Box 30285, Salt Lake City, UT 84130-0285
14162127 +EDI: CAPITALONE.COM Mar 14 2018 06:19:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
14162129 +EDI: CAPONEAUTO.COM Mar 14 2018 06:19:00 Capital One Auto Finance,
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14162130 +E-mail/Text: mayfieldi@chesterfield.gov Mar 14 2018 02:34:50 Chesterfield County - PP Taxes,
Richard A. Cordle, Treasurer, Post Office Box 26585, Richmond, VA 23261-6585
14162111 +Fax: 602-659-2196 Mar 14 2018 04:20:35 ChexSystems, Attn: Consumer Relations,
7805 Hudson Rd., Suite 100, Saint Paul, MN 55125-1703
14162114 E-mail/Text: bkr@taxva.com Mar 14 2018 02:34:33 Commonwealth of VA-Tax, P.O. Box 2156,
Richmond, VA 23218-2156
14163664 EDI: IRS.COM Mar 14 2018 06:19:00 DEPARTMENT OF THE TREASURY - IRS,
INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
14162138 +EDI: AMINFOFP.COM Mar 14 2018 06:18:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
14162140 +EDI: HCA2.COM Mar 14 2018 06:19:00 Henrico Doctor's Hospital, P. O. Box 13620,
Richmond, VA 23225-8620
14162141 +EDI: HCA2.COM Mar 14 2018 06:19:00 Henrico Doctors Hospital, PO Box 13620,
Richmond, VA 23225-8620

District/off: 0422-7

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 54

Date Rcvd: Mar 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14162142 +EDI: IIC9.COM Mar 14 2018 06:19:00 IC Systems, Inc, Attention: Bankruptcy, Po Box 64378,
St Paul, MN 55164-0378
14162147 EDI: NFCU.COM Mar 14 2018 06:19:00 Navy Federal Credit Union, P.O. Box 3000,
Merrifield, VA 22119-3000
14162150 E-mail/Text: colleen.atkinson@rmscollect.com Mar 14 2018 02:35:01 Receivable Management Inc,
7206 Hull Rd, Ste 211, Richmond, VA 23235
14162151 +EDI: RESURGENT.COM Mar 14 2018 06:19:00 Resurgent Capital Services, PO Box 1927,
Greenville, SC 29602-1927
14162158 +EDI: VACU.COM Mar 14 2018 06:19:00 Virginia Credit Union, Attention: Bankruptcy Dept.,
PO Box 90010, Richmond, VA 23225-9010
14162159 +EDI: VACU.COM Mar 14 2018 06:19:00 Virginia Credit Union JL, Attention: Bankruptcy Dept.,
PO Box 90010, Richmond, VA 23225-9010

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper,
14162115* Internal Revenue Service, Centralized Insolvency Unit, P O Box 7346,
Philadelphia, PA 19101-7346
14162160* +Virginia Credit Union JL, Attention: Bankruptcy Dept., PO Box 90010,
Richmond, VA 23225-9010

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2018 at the address(es) listed below:

Harry Shaia, Jr harryshaia@spinella.com,
marykeller@spinella.com;dianecollins@spinella.com;hshaiajr@ecf.epiqsystems.com
Judy A. Robbins USTPRegion04.RH.ECF@usdoj.gov
Pia J. North on behalf of Debtor Anthony L. Eaton, Jr.
lawdesk.northlaw@verizon.net;northlaw@pianorth.com;barbara@pianorth.com;mandy@pianorth.com;northl
awecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;kimberly@pianorth.com;assista
nt@pianorth.com
Sameera Navidi on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper,
snavidi@orlans.com, ecfaccount@orlans.com

TOTAL: 4